IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/631,973 Filed : August 1, 2003

Applicant : Daniel Hamilton et al.

Title : PAYMENT PROCESSING WITH SELECTION OF A

: PROCESSING PARAMETER

TC/AU : 3694

Examiner : James B. Wright

Docket No. : 23952-0106

Customer No. : 72386 Confirmation No. : 3676

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Please consider the information on the attached Form PTO/SB/08A, "Information Disclosure Statement by Applicant" which is made pursuant to 37 C.F.R. §§ 1.56, 1.97(b) and 1.98.

Pursuant to 37 C.F.R. Applicants submit that no fee is due in connection with this Information Disclosure Statement because the Information Disclosure Statement is being submitted before the mailing of the first Office Action on the merits in accordance with 37 C.F.R. § 1.97(b). However, Applicants authorize charging any omitted fees to deposit account No. 19-5029 in the event of a deficiency.

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Filed: August 1, 2003

Information Disclosure Statement

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The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right the Applicants may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Respectfully submitted,

/Malvern U. Griffin, III/

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Date: **December 27, 2007**

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